

RECEIPT FROM PTO FOR INDICATED ITEMS

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Appln. No: 09/658,622	Atty: James G. Gatto
First Inventor: James G. GATTO	Date: December 30, 2004
Title: ELECTRONIC FUND TRANSACTION SYSTEM	Attorney Docket No: 92654-004-601

ENCLOSED:

Reply to Office Action

Petition for three-month extension of time

CURRENT DUE DATE: December 30, 2004